

UNITED STATES BANKRUPTCY COURT
Northern District of West Virginia

In Re: Catherine Lucille Berens
Debtor

Case No.: 3:10-bk-02474

Chapter: 7

**NOTICE OF REQUIREMENT TO FILE A
STATEMENT OF COMPLETION OF COURSE IN
PERSONAL FINANCIAL MANAGEMENT
(Official Form 23)**

Notice is hereby given that, subject to limited exceptions, a debtor must complete an instructional course in personal financial management in order to receive a discharge under chapter 7(11 U.S.C. §727). Pursuant to Rule 1007(b)(7) of the Interim Rules of Bankruptcy Procedure, the debtor(s) must complete and file Debtor's Certification of Completion of Instructional Course Concerning Personal Financial Management (Official Form 23)* as described in 11 U.S.C. §111.

Debtor(s) and/or debtor(s)' attorney is/are hereby notified that Official Form 23 must be filed before a discharge can be entered. Debtor(s) and/or debtor(s)' attorney is/are hereby notified that the debtor(s) must file Official Form 23 within 45 days after the first date set for the meeting of creditors under §341. Failure to file the certification will result in the case being closed without an entry of discharge. If the debtor(s) subsequently file(s) a Motion to Reopen the Case to allow for the filing of the Official Form 23, the debtor(s) must pay the full reopening fee due for filing the motion.

Date of Issuance: 11/29/10

Michael D. Sturm
Clerk, U.S. Bankruptcy Court

By:
Judy Bertol
Deputy Clerk
Post Office Box 70
Wheeling, WV 26003
304-233-1655

*NOTE: Official Interim Form 23 (Debtor's Certification of Completion of Instructional Course Concerning Personal Financial Management) must be filed in all individual chapter 13 and chapter 7 cases even if the U.S. Trustee has not approved any credit counseling agency or financial management course for the applicable district. See Interim Rule 1007(b)(7).

***** REMINDER *****

Pursuant to 11 USC §521(a)(1)(B)(iv), the debtor must file with the Court copies of all **payment advices** or other evidence of payment received within 60 days before the date of the filing of the petition, by the debtor from any employer of the debtor.

Pursuant to 11 USC §521(e)(2)(A)(i), the debtor must provide not later than 7 days before the date first set for the first meeting of creditors, to the trustee a copy of the **Federal income tax return** required under applicable law for the most recent tax year ending immediately before the commencement of the case and for which a Federal income tax return was filed.

CERTIFICATE OF NOTICE

District/off: 0424-3
Case: 10-02474

User: jab
Form ID: ntcfl23

Page 1 of 1
Total Noticed: 1

Date Rcvd: Nov 29, 2010

The following entities were noticed by first class mail on Dec 01, 2010.
db +Catherine Lucille Berens, 51 Belview Drive, Martinsburg, WV 25404-0655

The following entities were noticed by electronic transmission.
NONE.

TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 01, 2010

Signature:

